

TRENDS IN HEALTH INSURANCE COVERAGE IN ILLINOIS

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Trends in Health Insurance Coverage

- **Data and Methods**
- **Health Insurance Coverage Trends**
- **Focus on Groups of Interest**
 - **Low-Income Working People**
 - **Young Adults**
 - **Minority Groups**
 - **Geographic Regions**
- **Impact of Lack of Health Insurance on Use of Services**
- **Implications for Policy Responses**

Data: Illinois Behavioral Risk Factor Surveillance System

- **Federally funded surveillance program, organized by Illinois Center for Health Statistics, IDPH**
- **Standardized procedures and questionnaires**
- **Population-based data on health behaviors and conditions**
- **Telephone survey, self-reports**

Trend Analysis: Methods

- **Descriptive statistics**
 - **Proportion of persons in a group (ie low-income working adults) with/without coverage**
 - **Graphs**
- **Probit Statistical Model**
 - **Estimates of an Illinoisan's probability of health insurance coverage**
 - **Multivariate -- controls for age, income, employment status, race/ethnicity, region**

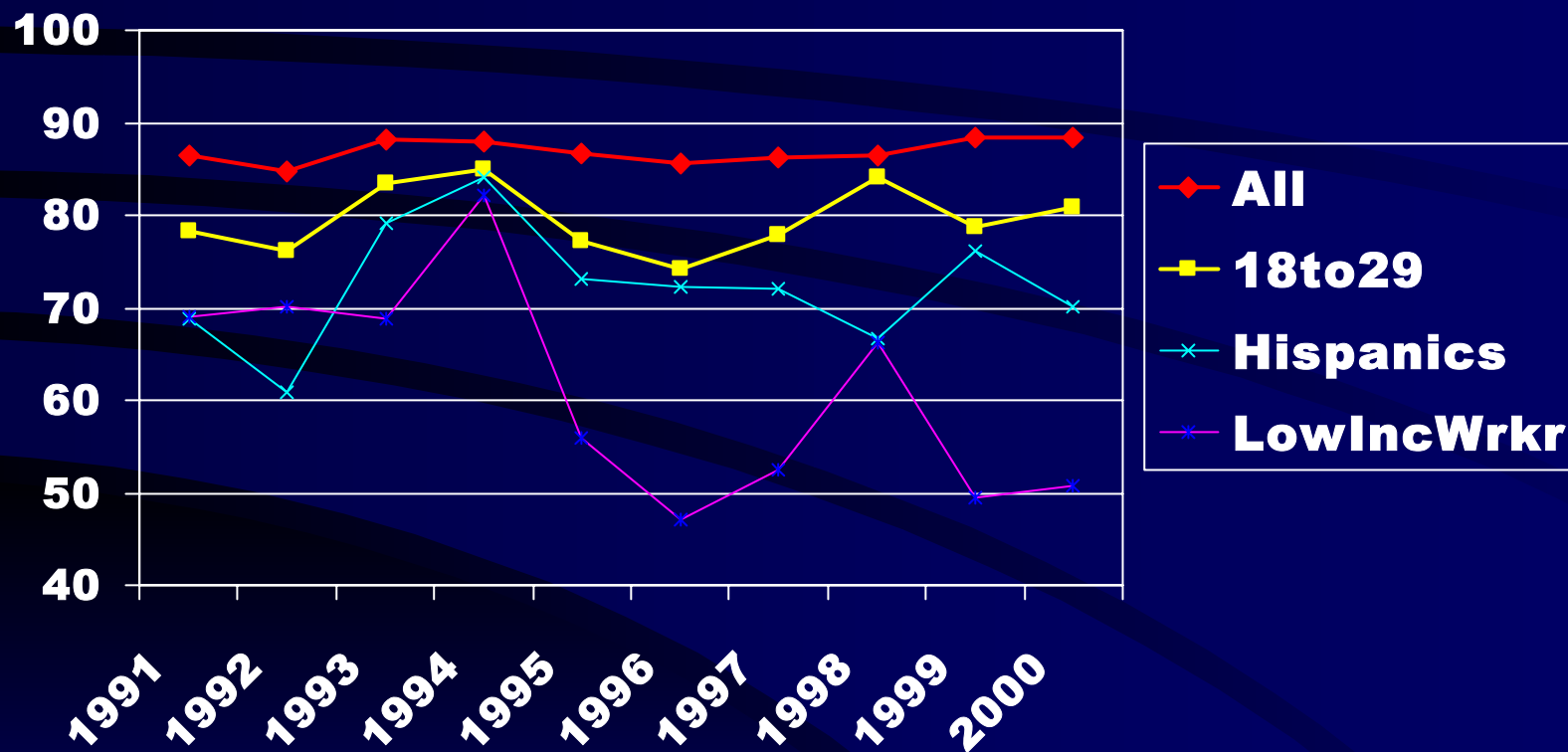
1990 – 2001 BRFSS Data

- **Analysis of data on 25,161 surveyed adults (18 to 64 years of age)**
 - **1,600/yr 1990 to 1994**
 - **2,300/yr 1995 to 1999**
 - **3,400 from 2000, 1,700 from 2001**
- **23,653 completed responses to “Do you have a health plan?”**

Characteristics of Surveyed Individuals

Household Income Category	Percent
Less than \$15,000	12.5
\$15,000 to \$34,999	30.9
\$35,000 to \$49,999	18.5
\$50,000 and Higher	33.3
Currently Employed	76.0
Age Group – 18 to 29 Years	29.2
Racial and Ethnic Categories	
White	82.6
Black	13.2
Hispanic	7.8

Illinois Health Insurance Coverage Trends



BRFSS data for All Adults 18--64 Years, 18--29 Years, Hispanic Persons, and Employed Persons with a Household Income of Less than \$15,000

Has Health Insurance Coverage Changed Over the Period 1991 to 2000?

Demographic Group	% Covered		Diff Signif?
	91-95	96-00	
All Adults 18-64 Years of Age	87.96	87.43	No
18 to 29 Years of Age	84.79	83.64	No
Working Adults			
HH Income<\$35,000	85.56	75.37	Yes
HH Income<\$15,000	81.95	53.12	Yes

Coverage Change 91 – 00 (continued)?

Demographic Group	% Covered		Diff Signif?
	91-95	96-00	
Racial and Ethnic Groups			
Blacks	79.87	79.87	No
Whites	89.41	88.67	No
Hispanics	83.45	70.70	No
Geographic Areas			
Chicago	81.74	79.82	No
Other Metro Areas	91.32	90.45	No
Rural	84.55	85.81	No

Low-Income Working Illinoisans

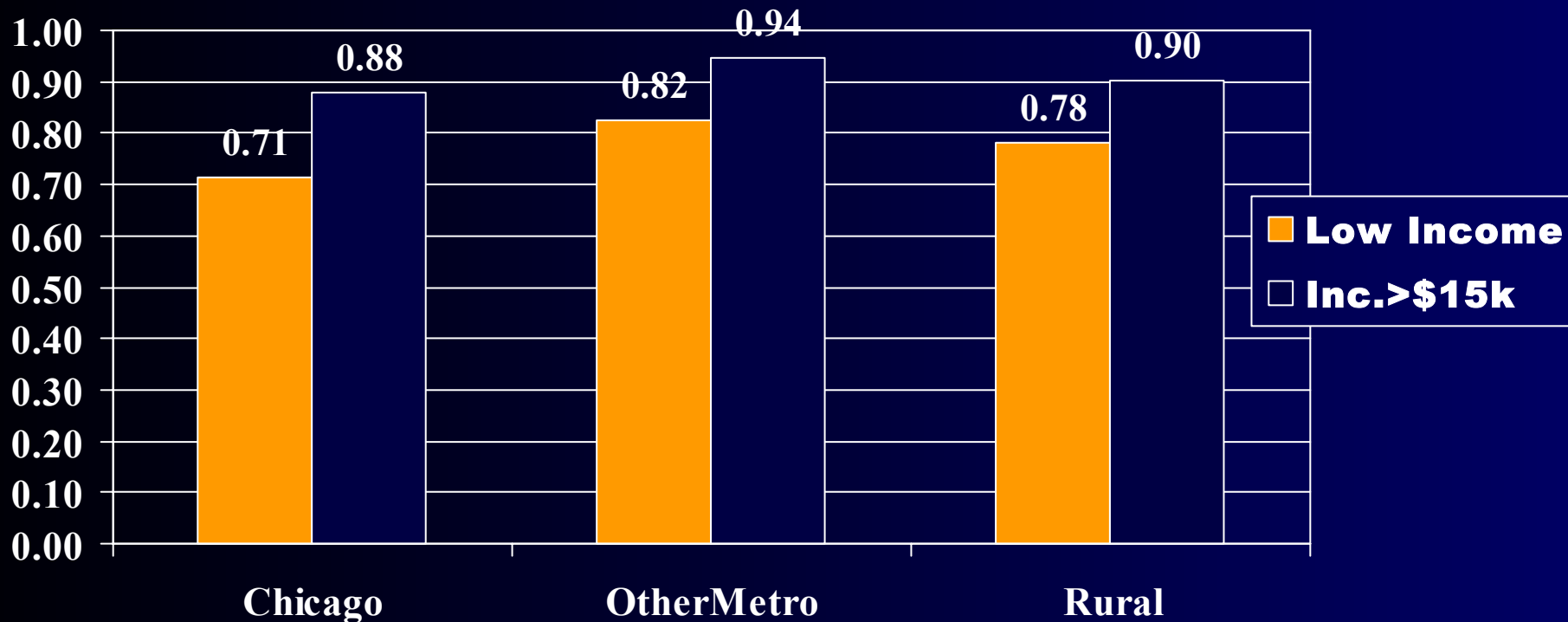
- **Nationally half of working poor parents are uninsured (those with incomes of at least \$5,150 but less than poverty line) (CBPP)**
- **In Illinois in 1997, 23.4% of working parents with incomes less than 200% of FPL were without health insurance (CBPP)**
- **For the period 1991 – 2000, 81% of low-income working adults had health insurance coverage**

Coverage For Low-income People Varies With Demographic Characteristics

Variable	Direction	Avg. Effect (%pts)
Rural residence	↓	4
Chicago residence	↓	5
White	↑	4
Female	↑	5
Employed	↑	6
Rural and Poor	↓	5
Working and Poor	↓	1
1996--2000	↓	6

Note: Effect results are relative to a base case estimated with survey average values, ie 90% probability of coverage.

Coverage By Chicago, Other Metro, and Rural

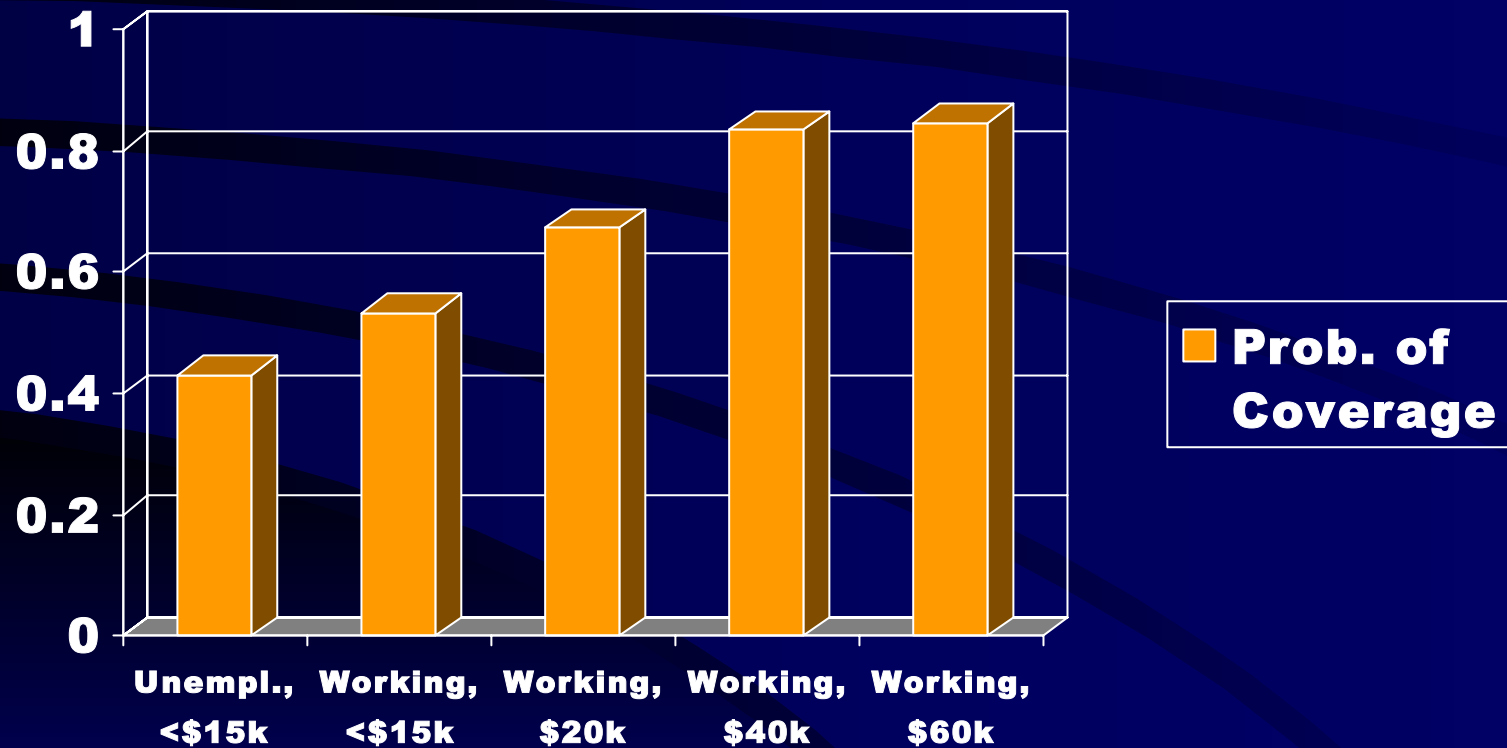


Notes: Graph shows coverage by geographic residence and income group, Illinois, 1991-2000. Low Income defined here as less than \$15,000 per year; Higher Income is \$15,000 per year or more. Other Metro includes Chicago Suburbs and other Metropolitan Areas in Illinois.

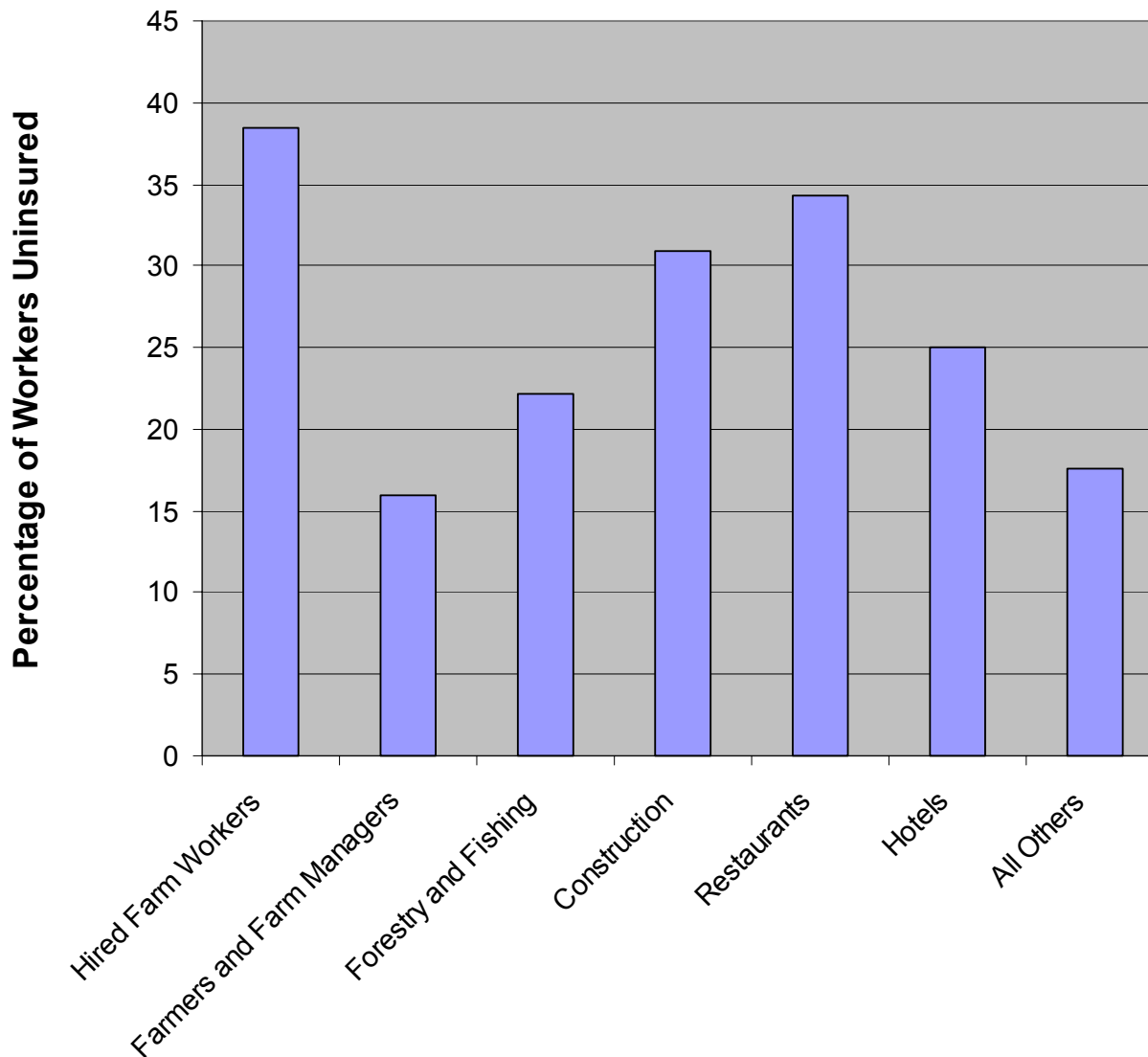
Working Poor in Rural Illinois Are Up To 59% Less Likely To Have Coverage Than Similar Other Metro Area Residents

Personal Characteristics	Estimated Probability		
	Rural	Chicago	Other Metro
Black Woman, 55 Years, Employed, Income<\$15k	0.62	0.70	0.79
White Female, 20 Years, Employed, Income<\$15k	0.63	0.71	0.67
Hispanic Man, 30 Years Old, Employed, Income<\$15k	0.49	0.58	0.78

Estimated Change in Likelihood of Coverage for a Black, 25 Year Old, Chicago Man as Income and Employment Status Vary

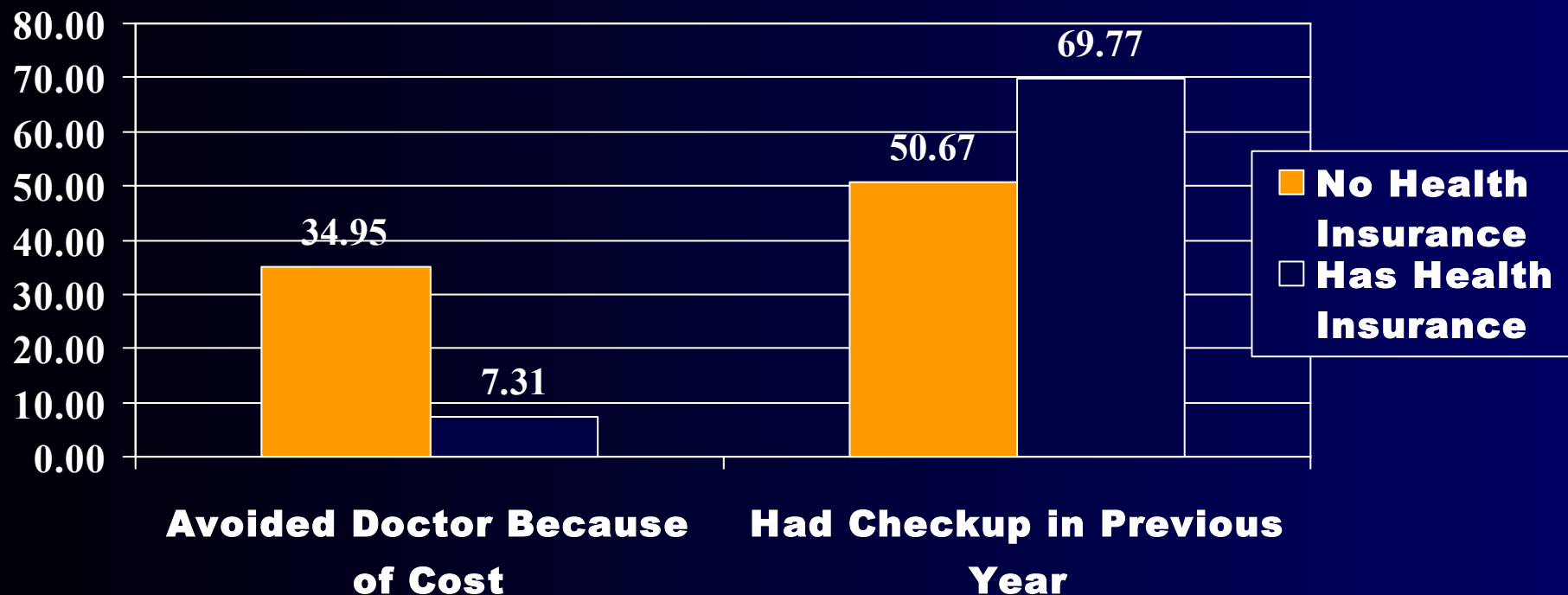


Percentage of Uninsured Workers by Type of Employment, 1995-1999



Source: McNamara and Ranney, 1999. Data from CPS.

Health Insurance Coverage and Use of Primary Care Services



Notes: Data from IDPH BRFSS, 1995-1998, for adults aged 18-64.

The Link Between Health Insurance and Health Outcomes: Examples

- **Ayanian et al. found that uninsured women had their breast cancers detected at a later stage and were 49% more likely to die than privately insured patients**
- **Hadley et al. found that the uninsured hospital patients received less care and were up to 3.2 times more likely to die than privately insured patients**

Implications for Public Policy

- **Health insurance coverage is strongly related to income levels**
 - **Tax-based incentives aimed at individuals need to be very large to have an effect**
 - **Target solutions at workers below \$35k/year level**
- **Variation across the state**
 - **Argues for local experiments and the potential need for rural and urban models**
- **Overall insurance coverage remained roughly unchanged over a period of low unemployment**
 - **What will happen as unemployment increases?**

Conclusions

- **About 12% of adults (18—64 years old) are without health insurance coverage in Illinois**
- **Low-income working adults saw a significant decrease in their likelihood of coverage over the past decade**
- **Variation in health insurance coverage related to income levels, race/ethnicity, geographic area, employment status, and sex**
- **BRFSS can serve as part of an information system to monitor health insurance coverage in Illinois**